

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Scott Milstein
 Sheryl Milstein
 Debtors

Case No. 18-10424-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db/jdb	Scott Milstein, Sheryl Milstein, 34 Winter Rd, Holland, PA 18966-2750
14044105	#Bucks County Endocrinology, 1205 Langhorne Newtown Rd Ste 302, Langhorne, PA 19047-1222
14044106	Capital One, PO Box 71087, Charlotte, NC 28272-1087
14044108	Central Credit Services, LLC, PO Box 357, Ramsey, NJ 07446-0357
14044111	Commercial Acceptance Company, 2300 Gettysburg Rd Ste 102, Camp Hill, PA 17011-7303
14086530	+DITECH FINANCIAL LLC, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
14044113	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14044116	GM FInancial, PO Box 100, Williamsville, NY 14231-0100
14044119	+Lincoln Investment, 601 Office Center Dr Ste 300, Fort Washington, PA 19034-3275
14086190	+Lincoln Investment Planning,LLC, Catherine Harper,Esquire, 400 MARYland Drive, Box 7544, Ft. Washington PA 19034-2502
14044120	Macy's, PO Box 9001094, Louisville, KY 40290-1094
14044121	Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108
14044122	Mohela, 633 Spirit Dr, Chesterfield, MO 63005-1243
14044123	Nissan Motor Acceptance Corp., PO Box 660366, Dallas, TX 75266-0366
14044125	Prudential, 1100 Horizon Cir, Chalfont, PA 18914-3971
14044126	Scott Taroff, 105 S Mansfield Ave, Margate City, NJ 08402-2515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM May 26 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: bankruptcy@phila.gov May 26 2018 01:55:44 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 26 2018 01:55:03 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 26 2018 01:55:26 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14044103	EDI: AMEREXPR.COM May 26 2018 05:48:00 American Express, PO Box 297858, Fort Lauderdale, FL 33329-7858
14044104	EDI: BANKAMER.COM May 26 2018 05:48:00 Bank of America Visa, PO Box 15019, Wilmington, DE 19886-5019
14044107	EDI: CAPITALONE.COM May 26 2018 05:48:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14044109	EDI: CHASE.COM May 26 2018 05:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
14044110	EDI: CITICORP.COM May 26 2018 05:48:00 Citi Cards, PO Box 6077, Sioux Falls, SD 57117-6077
14044112	EDI: RCSDELL.COM May 26 2018 05:48:00 Dell Financial Services, PO Box 81577, Austin, TX 78708-1577
14044114	E-mail/Text: bankruptcy.bnc@ditech.com May 26 2018 01:54:39 Ditech, PO Box 6172, Rapid City, SD 57709-6172
14044115	EDI: USBANKARS.COM May 26 2018 05:48:00 Fulton Bank, PO Box 790408, Saint Louis, MO 63179-0408
14044118	EDI: IRS.COM May 26 2018 05:48:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14044124	EDI: AGFINANCE.COM May 26 2018 05:48:00 One Main Financial, PO Box 742536, Cincinnati, OH 45274-2536

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14044117* Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

Date Rcvd: May 25, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2018 at the address(es) listed below:

JOSHUA Z. GOLDBLUM on behalf of Debtor Scott Milstein jzgoldblum@aol.com,
G14492@notify.cincompass.com
JOSHUA Z. GOLDBLUM on behalf of Joint Debtor Sheryl Milstein jzgoldblum@aol.com,
G14492@notify.cincompass.com
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Scott Milstein First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-0107
Debtor 2 (Spouse, if filing)	Sheryl Milstein First Name Middle Name Last Name	EIN ----- Social Security number or ITIN xxx-xx-5703
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 18-10424-jkf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott Milstein

Sheryl Milstein

5/24/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.